

**Information to identify the case:**

Debtor 1	<b>Melissa Ann Janin</b>	Social Security number or ITIN	xxx-xx-6472
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-16996-CMG			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Melissa Ann Janin  
fka Melissa Ann Forder

3/22/21

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Melissa Ann Janin  
Debtor

Case No. 15-16996-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 22, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2021:

Recip ID	Recipient Name and Address
db	+ Melissa Ann Janin, 1004 Fox Hill Place, Milford, NJ 08848-1852
cr	+ Fox Hills at Rockaway Condominium Association, One J.F.K. Circle, Rockaway, NJ 07866-5846
cr	+ WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING CO, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517899695	+ Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515453500	+ Fox Hill Condominium Association Inc, c/o Hill Wallack LLP, 202 Carnegie Center, Princeton, NJ 08540-6239
515682314	Fox Hill Condominium Association, Inc., c/o Hill Wallack LLP, Attn: Eric P. Kelner, 21 Roszel Road, P.O. Box 5226, Princeton, NJ 08543-5226
515676471	+ Fox Hill Condominium Association, Inc. c/o, Regency Management Group, LLC, 35 Clyde Road, Suite 102, Somerset, NJ 08873-5033
516660761	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 23 2021 01:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 23 2021 01:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515453497	+ EDI: WFFC.COM	Mar 23 2021 00:43:00	Americas Servicing Co, Attention: Bankruptcy, Po Box 10328, Des Moines, IA 50306-0328
515453498	+ EDI: WFFC.COM	Mar 23 2021 00:43:00	Americas Servicing Co, Po Box 10328, Des Moines, IA 50306-0328
515681668	EDI: BL-BECKET.COM	Mar 23 2021 00:43:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515603394	+ EDI: WFFC.COM	Mar 23 2021 00:43:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, et.al., AMERICA'S SERVICING COMPANY, ATTENTION: BANKRUPTCY DEPARTMENT, MAC #D3347-014, 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203
515689859	+ EDI: WFFC.COM	Mar 23 2021 00:43:00	Deutsche Bank National Trust Company, as Trustee, c/o America's Servicing Co., as Servicer, 3476 Stateview Blvd, Attn: Bankruptcy Dept. MAC #D3347-014, Fort Mill, SC 29715-7203
516392050	EDI: WFFC.COM	Mar 23 2021 00:43:00	Deutsche Bank National Trust Company, as Trustee, c/o America's Servicing Company, as Serv, Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
515453501	+ EDI: HFC.COM	Mar 23 2021 00:38:00	Hsbc/boscov, Hsbc, Po Box 5226, Carol Stream, IL 60197-5226
515453502	+ EDI: HFC.COM	Mar 23 2021 00:38:00	Hsbc/boscov, Po Box 4274, Reading, PA

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515453499	EDI: JPMORGANCHASE		19606-0674
515453503	+ Email/Text: PBNCNotifications@perituservices.com	Mar 23 2021 00:38:00	Chase, Po Box 15298, Wilmington, DE 19850
		Mar 23 2021 01:39:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515688359	EDI: PRA.COM	Mar 23 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
515692740	EDI: PRA.COM	Mar 23 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
515474911	EDI: Q3G.COM	Mar 23 2021 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
515453504	+ EDI: CITICORP.COM	Mar 23 2021 00:38:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
515453506	+ EDI: WFNNB.COM	Mar 23 2021 00:38:00	Spiegel, 995 W 122nd Ave, Westminster, CO 80234-3417
515453505	+ EDI: WFNNB.COM	Mar 23 2021 00:38:00	Spiegel, Po Box 183043, Columbus, OH 43218-3043

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516660762	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516667047	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516667048	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee Albert Russo docs@russotrustee.com

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Denise E. Carlon

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Eric P. Kelner

on behalf of Creditor Fox Hills at Rockaway Condominium Association ekelner@hillwallack.com  
fmansmann@hillwallack.com;OOTarsi@HillWallack.com

Kirsten B. Ennis

on behalf of Debtor Melissa Ann Janin pacerecf@ennislegal.com r53278@notify.bestcase.com

Rebecca Ann Solarz

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4  
rsolarz@kmlawgroup.com

TOTAL: 7